



KEEP THE PROMISE ALIVE

UC STUDENT ASSOCIATION
2009 AFFORDABILITY REPORT

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Mission Statement

The University of California Student Association (UCSA) is a coalition of students and student governments that aims to provide a collective voice for all students through advocacy and direct action. UCSA participates in the shared governance of the University of California system, and seeks to advance higher education by empowering current and future students to advocate on their own behalf for the accessibility, affordability, and quality of the University of California system.

Message from the President

Dear UC Students, Friends, Allies & Education Supporters,

Two weeks ago I received a letter from Direct Loans. It said I owed more than \$69,000 to the Federal Government. It didn't include language about a buy out, it didn't mention a stimulus package, it just said interest had accrued and if I wanted to make a payment I could send a check, they even included a pre-paid envelope. A few days later I received similar correspondence from private loan providers in California. With that in mind for many students across the state, the University of California Student Association formally releases the 2009 UC Affordability Report: Keep the Promise ALIVE.

Every year UCSA examines the challenges, obstacles and experiences that individual UC students face during their time at the University. Through this structure, we are able to tell the stories of individuals who are struggling to achieve their educational dreams despite issues with affordability, access and quality in the UC System.

The report this year is focused on the lack of state support for, and investment in, the UC and the grave consequences that are sure to follow. The total cost of a UC education continues to rise and with it comes the contribution students and families are expected to provide. Currently, students are responsible for over \$9,000 of their 2008-2009 cost of attendance, regardless of their parental income, economic status, or other funding sources. In addition to the rising cost of living (every UC campus is in one of the top 20 most expensive places to live in California), the Governor is threatening to increase fees by more than 9%, while simultaneously decoupling Cal Grant awards and reducing the overall UC budget.

This year there is not enough funding for over 11,000 students already attending the UC and already strained student services will be cut again. The fewer undergraduate students we have graduating from our nation's top universities, the fewer will matriculate into graduate school, and for those of us that make it through the pipeline, large debt will only serve to discourage students from taking on public service jobs in their communities.

The UC Regents have been forced to curtail enrollment and raise financial aid simultaneously which translates in either more cuts or increased fees. Students are expected to pay higher fees for less services and a diminishing quality of a promised education. The promise of an affordable and quality education for every deserving student as outlined in the Master Plan of Higher Education is threatened as long as funding to higher education is in jeopardy.

The State cannot pretend that it will get out of this budget crisis by ignoring the needs of our public educational systems. If the State wants to increase revenue it must make the necessary non-partisan investments into institutions of higher education. A dollar invested in the University of California is three dollars back for the State. It is a misstep to have the State build more prisons and put more taxpayers' money into incarcerating the people of California than to ensure we have quality Universities and fulfill the promises of today's youth.

When the State is allocating more of the budget into corrections than into the UC, CSU, and Community Colleges combined, there is a problem with the State's priorities.

We hope that this report will highlight the barriers that students face in accessing higher education and the need for more State investment. We can no longer afford to force students to take on the very burden that will prevent them from achieving their higher education goals.

Let us join together to keep the promise alive for the future of California.

Lucero Chavez

UCSA President 2008-2009

A Promise to the University of California

In 1960, California's Master Plan for Higher Education was created to be a framework for the functioning and interaction of its public higher education system. It contained guidelines and promises that have led it to become the most prestigious and revered system in the world. The Master Plan promised that:

- All California students would have a place in one of three higher education systems—and that the top 12.5% of graduating high school seniors are guaranteed a place at the UC;
- The diversity of the University of California would reflect the diversity of the state; and
- California's public higher education systems would remain tuition-free—guaranteeing an affordable education for all who attend.

The state is breaking these promises to students by under-funding the University of California,

California State University, and Community College systems. These broken promises mean broken dreams for California's young people and their families, and threaten the future of our state.

In 2002, the UC triggered \$14.3 billion to \$16.7 billion in economic growth.¹

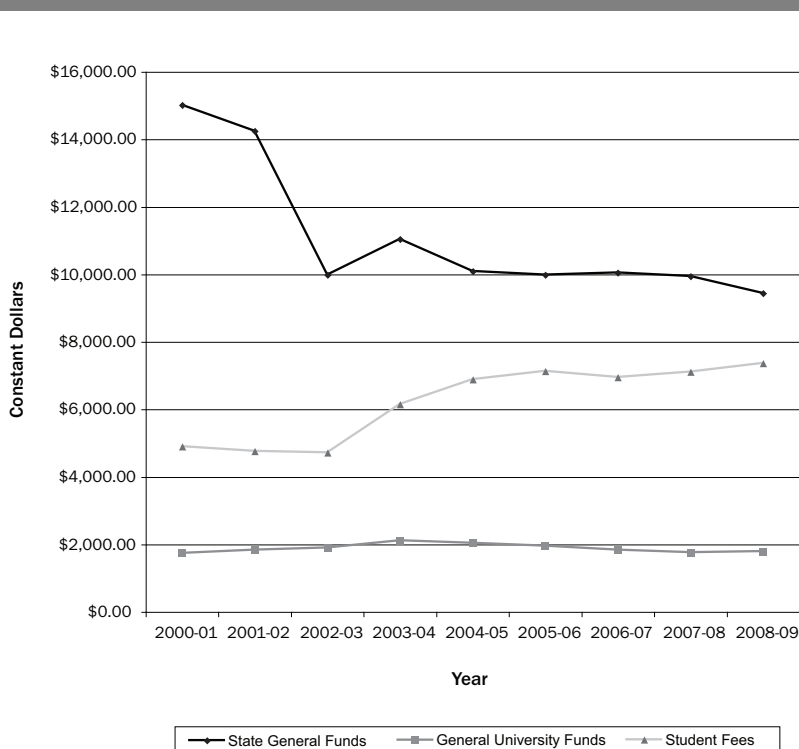
The University of California's Budget is heavily dependent upon the financial support of the California state legislature. The University needs the state's funding for day to day operations and an ever-growing student population. When there is not enough funding, services get cut and student fees go up. Today, a nation-wide recession and an on-going state budget deficit threaten the University. The Governor has proposed to permanently cut the UC Budget by \$65 million and then make another unallocated reduction of \$209.9 million for this year.

Although the Governor said that he is honoring the UC Compact by recognizing the 7.5% increase in the UC Budget from last year, because of the unallocated reduction, he is cutting the UC's budget by the same amount-- breaking the UC Compact for a second year in a row. This means more cuts to student services, higher fees, and a diminishing quality of education.

Investing in the UC system is of critical importance if the state wants to get out of its economic deficit and remain competitive. However, state funding for the University has declined over the past two decades. In fact, the state spends \$2,470 less per student today than it did in 1990 (in 2006-2007 constant dollars); and students are now paying 30% of their education as opposed to only 13% in the early 1990s.¹

The state is divesting from higher education and California's economy is

Revenue for FTE Student Graph



suffering because of it. By showing a student's expected budget and going through the UC financial aid structure, this report will show why the state is breaking its promise to many students and the people of California. Struggling students are calling on

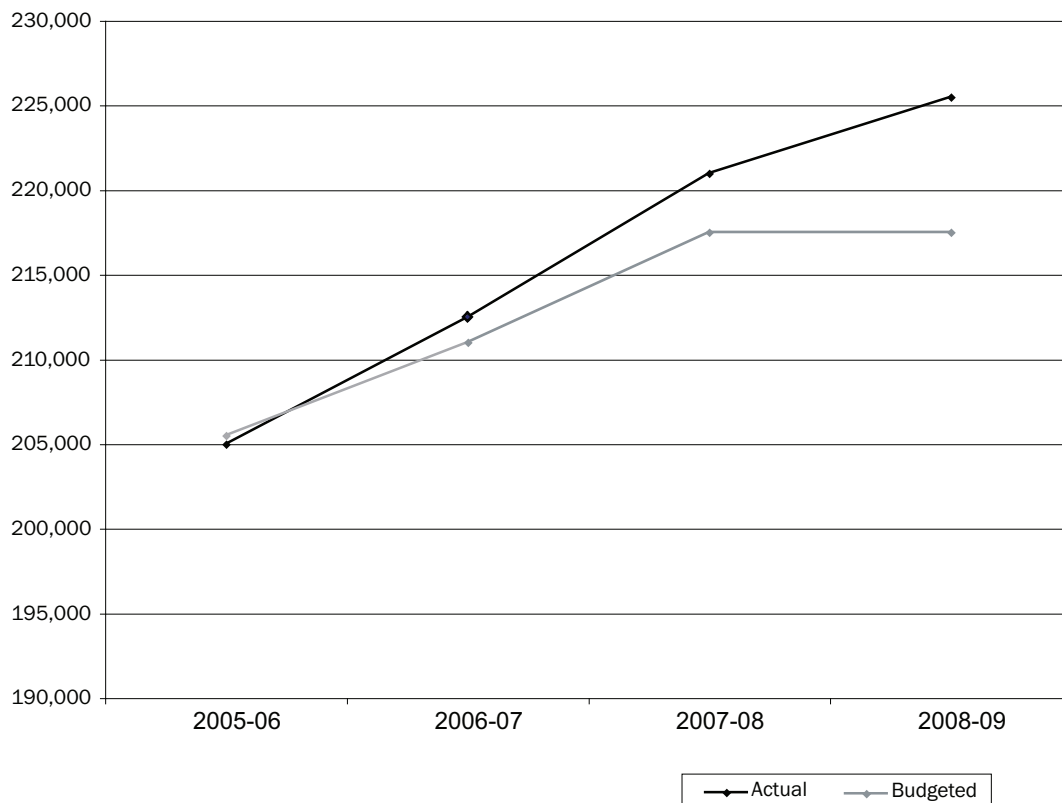
the Governor, the Legislature, the Board of Regents, and friends of education to join UCSA in fighting for student affordability by passing the College Affordability Act of 2009 and in so doing reinvest in education and the future of California.

A Promise to Every Qualified Student

The Master Plan for Higher Education mandates that students who graduate in the top 12 percent of the state's high school graduating class will be offered a spot in the UC system. This is a promise that ensures that any student that has the necessary resources and meets expected requirements will be rewarded. This promise to every hard working and highly qualified California high school student has been broken because the UC did not receive enough State funding to support enrollment growth.

Because of the state's cuts, the UC Regents made the decision to curtail enrollment by admitting 2,300 less students than expected. If the UC continues to be under-funded by the State then it will have to curtail enrollment for the next four years, deferring over 13,000 students by 2013. This would have grave affects on diversity and quality of education. Last year the State did not fund enrollment growth for the UC and now it is overenrolled. In fact, the UC does not have enough funding for 11,000 currently enrolled students.

UC Budgeted and Actual Enrollment 2005-09



Source: Data Compiled from University of California Budget Office website on student fees. 2001-2008

The Promise of Tuition-Free Education

California has had a long standing commitment to a tuition-free education for its residents; however this promise has also been broken. In the Master Plan, the state assumed the financial responsibility for educating students, and only expected students to pay auxiliary costs for recreation facilities, dormitories, and services that were not necessary for instruction. Because of plummeting state support, the UC has been disguising tuition as “fees” to pay the cost of instruction.

Students pay three different types of fees: Registration Fees, Education Fees, and Campus-based Fees. The Registration and Education Fees are mandatory and are set by the Regents. The Education Fee was established in the 1970s and was supposed to be only used to support student programs and financial aid. By 1994, the Education Fee was used for general support of the University’s operating budget, including costs related to instruction. The Registration Fee was created and is used for services that are not paid for by the state and not part of the

University’s programs of instruction, research, or public service. The Chancellor’s of each campus

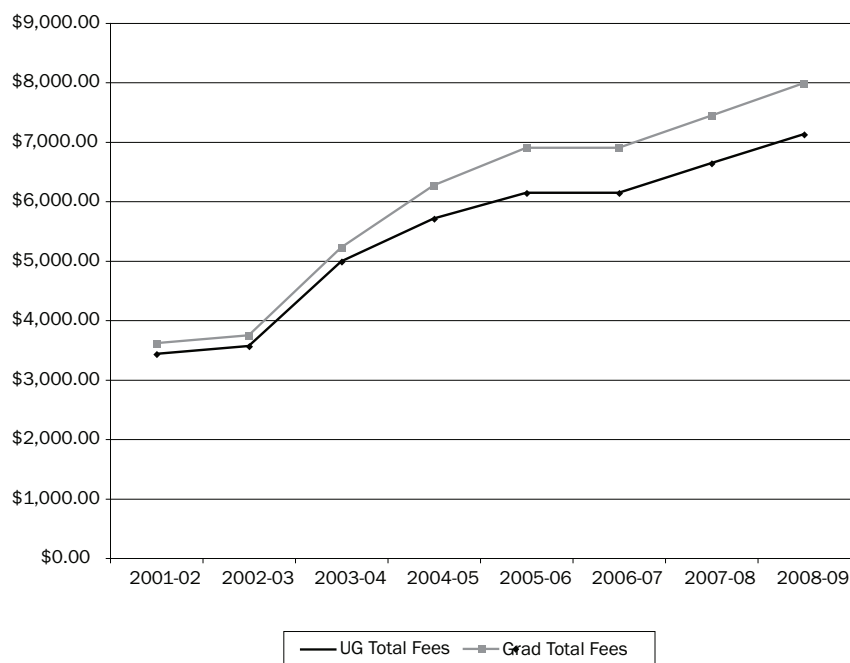
Undergraduate fees have doubled since 2001. Undergraduate Educational fees alone have increased by 130%. Graduate Student fees have increased 145% since 2001.²

determine how the Registration Fee money is distributed in consultation with a group of students on a Registration Fee Advisory Committee or Student Fee Advisory Committee.

Since 2001, students have experienced dramatic increases in total fees. Some argue that fees need to be increased to keep up with the rate of inflation, but in the last 50 years the tuition rate has gone up by 10,000% while the inflation rate has only gone up 1,000%. According to a survey done by the Public Policy Institute of California (PPIC), across all political and demographic

groups, student costs is the top issue facing California’s public colleges and universities.² “Tuition and fees at the average research university are only \$719 per month (based on a nine-month academic year); they are \$356 per month at the least expensive research university.”³ The UC averages \$900 a month. This means more students will need more aid and end up taking on more loans.

UG and Grad Total Fees 2001-2008



Source: Data Compiled from University of California Budget Office website on student fees. 2001-2008

James Gachiengo Testimonial



James Gachiengo

**UC Riverside
Psychology/
Law and Society**

Fee hikes are causing a lot of students in public universities in California exorbitant hardships at present and has untold ramifications on our current performance as well as our future expectations. As it was, before the fee increases and budget cuts, I had to take out loans to pay for school. I get no grants and minimal federal loans despite minimal help from my mother. The costs of living allocated to students by the university are unrealistic in this day and age and does not take into account our mounting bills and expenses.

I have been attempting to focus all my attention on school and get the most out of my coursework; unfortunately due to the rise in school fees, my mounting loan debt and life's unexpected bills that come up every so often I will have to begin working as well as continue putting my best effort into my class load. Ever increasingly I hear the same story echoed through the halls of my campus; students having to work more than one job just to get their ends met. Our only consolation is to look forward to graduation and a lame job market in which we will be barely able to pay for our costly education.

Furthermore the rise in cost increases the amount of loans students have to take out. By the time I graduate in 2010 I will be 60,000 dollars in debt. My plans to attend law school and sink further into the quicksand of debt loom dark in my future. The rising costs are making students less likely to explore their education further and instead opt to take a job so as to begin paying off the large principles and every increasing compounding interest. The rising costs of attendance without matching aid are leaving UC students with empty pockets and empty futures filled with bills and the unfulfilled promises of higher education.

Undergraduate Cost of Attendance

An average undergraduate UC student plans on paying for books and supplies, health insurance, room and board, personal, and transportation expenses on top of University fees. In comparison to other higher education institutions, the University of California is the most expensive in total cost of attendance as shown in the graph below.

The UC campuses are located in some of the most expensive cities in the nation. The cost of living in these communities is 57% higher than the national average.⁴ The high cost of attendance is a deterrent for many prospective students who will have to expect to be in large amounts of debt or to work long hours when they attend school. “Student borrowing has more than doubled in the last decade, and students from lower-income families, on average, get smaller grants from the colleges they attend than students from more affluent families.”⁵ During this recession, the deteriorating housing market and the 9.3% unemployment rate in California makes it so families are in greater need of support and lower

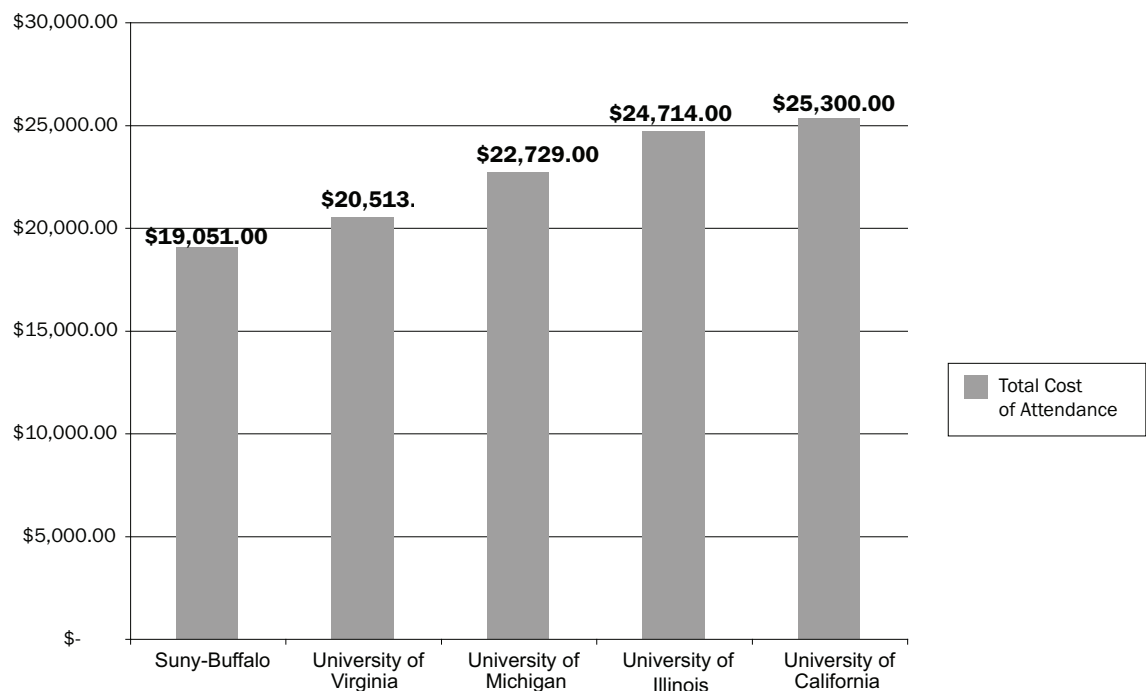
Estimated Costs

Average Costs for an Undergraduate California resident living in University Housing

Fees	\$8,100
Books and Supplies	\$1,500
Health Insurance Allowance/Fee	\$1,000
Room and Board	\$12,200
Personal/Transportation	\$2,500
Total Average Estimated Costs	\$25,300

The biennial report from the National Center for Public Policy and Higher Education found “college tuition and fees increased 439 percent from 1982 to 2007, adjusted for inflation, while median family income rose 147 percent.”³

Total Cost of Attendance



Jesse Cheng Testimonial



Jesse Cheng

**UC Irvine
Asian American
Studies**

When I first entered college, my family and I had been told that at the University of California one could receive a quality education for a reasonable price. My family was well-off and had been saving for my college education, and we expected to be able to comfortably cover my tuition and living expenses for the next four years.

Now in my third year of college, the cost of my education has gone up; the quality of my classrooms has gone down. In the economic crisis, my mother lost her job, and had to accept another at a significantly lower salary; while my father continues to struggle to find work. The over 25,000 dollars that I will spend this year on education and living expenses at UC Irvine will come out of my family's dwindling life savings. Next year, I will begin to take out my first student loans. As I pursue my professional school ambitions, I expect that practice to continue for years to come.

The real cost of my higher education should be expressed in experiences instead of numbers. The cost of my higher education is the discarded retirement plans of my parents. The cost of my higher education is my concern for my future salary over my future passions. The cost of my higher education is my younger sister's education. When she enters college, there will be no family savings left for her, and no family income upon which she can rely. I'm disappointed and saddened that the University of California demands that I sacrifice my family's future for my own, and I hope for a public institution who will one day provide me a quality education without denying my sister the same.

Graduate and Professional Cost of Attendance

Most Graduate students pay for their high fees through merit based fellowships and TA/RA-ships. However, as fees increase, Graduate departments are strained and cannot offer as many paid positions and fellowships. It also prevents departments from offering competitive recruitment packages to highly qualified students therefore diminishing the quality of education and research. According to the Graduate Student Support Survey in November 2007, students rated the UC lower than its competitors in regard to the amount and type of financial support and availability of affordable housing.

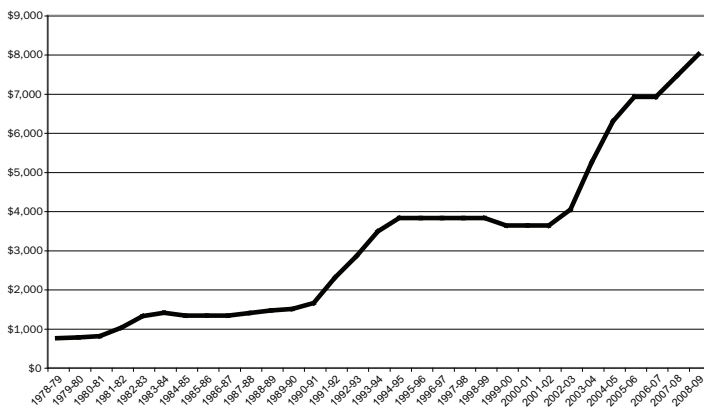
The UC per capita net stipend offer is still \$1,000 lower than that of competing institutions.⁴

Graduate students are instrumental in the research and productivity of the University as an engine for the state's economy. When the University cannot recruit highly qualified graduate students, it will only continue to weaken the State's economic future. Since a new invention or breakthrough technology has the ability to jolt the economy back into shape, graduate students

are needed now more than ever.

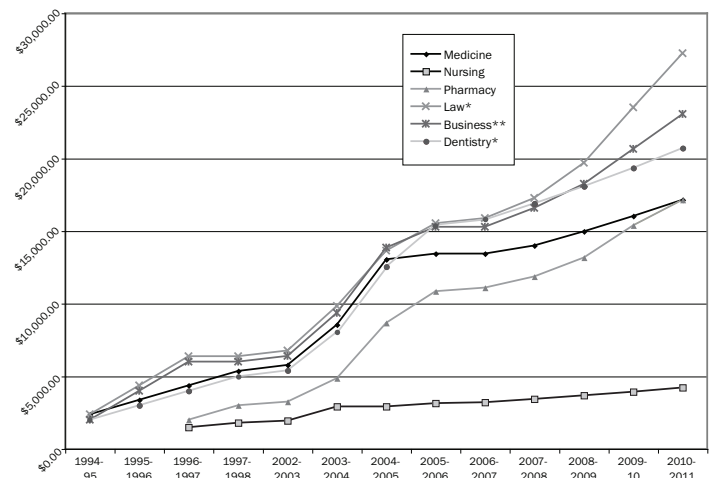
Professional students have to deal with a Special Fee that pays for equipment and services on top of the Registration, Education and Campus-Based fees. Their fees have skyrocketed between 76-160% since 2001 across the UC professional schools. A typical UC professional student pays two-thirds of their tuition through loans. For a UC Davis Law student, the average annual student loan debt has risen 40%.¹ This is a vast deterrent for students interested in pursuing public service jobs. In September 2007, the UC Regents voted on increasing student fees an additional 12-15% over the next three years. This means that by year 2010, fees at Berkeley Law (Boalt) and UC Davis Law will be about \$31,000 a year. Business schools in Berkeley, LA, and San Diego will cost from \$31,000 to \$41,000 by 2010. These new costs will weigh heavily on the decisions of students considering professional school. With these new fee increases, three quarters of the total budget for professional schools will be paid for by tuition and private contributors making these schools look less like the public institutions they were originally set out and promised to be.

Graduate Fees 1978 to 2008



Source: University of California Budget for Current Operations, 1978-2008.

Professional Degree Fees



Source: University of California Budget for Current Operations 2008-2009 and UC Regents Approval for a Three-Year Plan for Professional Degree Program Fee and Professional Degree Fee Increases 2008-09.

Filiberto Nolasco Gomez Testimonial



**Filiberto Nolasco
Gomez**

**UC Santa Barbara
History**

I began graduate school in Fall 2007 at UC Santa Barbara. Prior to this I worked at Software Company, StreamSage and most importantly supported my mother as she battled with breast cancer. As a working class family we had limited options for her treatment and thus went to the large and unwieldy USC/County Medical center in Los Angeles. I was offered no funding towards my degree but due to my mother's developing illness and my sister living in Santa Barbara I decided to make it work. In my first year of graduate study I was lucky enough to secure a TA ship in global studies and continued working for StreamSage part time. Unfortunately, my mother passed away at the tail end of the quarter. Although, I felt like taking time off or quitting altogether I remembered my mother insisting that I should not allow her illness to impact the direction I was going in my academic and social pursuits. Despite my grief and uncertainty over funding I decided to continue on with the immense support of my department and family. As I was being laid off from StreamSage, thereby cutting off my funding, I was awarded a central fellowship for my second year of graduate school which is offering me an incredible amount of stability and the opportunity to move my research forward. However, due to budget cuts, TA ships are limited and my funding for the following years remain uncertain. I already have several loans from my undergraduate years and therefore, am hesitant to take on more. Furthermore, I live in Los Angeles with my father providing him support and companionship thereby putting constraints on potential employment opportunities. All that said I am committed to finding some way to move forward to earn a PhD and draw attention, through my research, to the brutality faced by Guatemalans at the hands of the state.

The Promise of an Affordable Education

The state's student aid plan, also known as the Cal Grant program, was created so that high performing students with financial need could choose a higher education institution whether public or private, without the fear that they would not be able to afford it. Students who meet the criteria are guaranteed an award that covers their tuition at a UC or CSU. Also, to alleviate the demand for spaces in public institutions, the Cal Grant maximum award level was implemented thereby helping students finance private institutions. In the Governor's proposed Budget though, the state's promise to help students afford education is once again on the chopping block.

The Governor proposes to break California's promise of affordable education by partially decoupling mandatory grants from fee increases. If this is implemented, low and middle income students will pay an additional \$200 out of pocket next year—and much more in the years to come. The Governor's proposal to eliminate Competitive Cal grant awards is a harsh blow to thousands of high performing students that depend on these funds to afford college. Finally, the Governor is proposing to freeze income ceilings and reduce maximum awards at independent institutions. The latter action is predicted to cause an increase in applications for the UC from low income students; however because the UC's decision to curtail enrollment, there may not be places at UC for these students.

Even without these proposed cuts, financial aid has not kept pace with past fee increases. This adds to the financial difficulties for many low and middle income students and families. Despite the exponential growth in student fees, the UC Office of the President argues that as long as the UC remains affordable through

Senior policy analyst with the College Board, Sandy Baum, states that “student aid continues to grow, but not as fast as tuition, and not enough to make up for the difference between family incomes and the price of college.”⁴

financial aid, fee increases are not that detrimental. This argument justifies a high fee/high aid model that will only discourage students with sticker shock and overburden middle income students. In the Public Policy Institute of California survey, over 80% of California residents said that affording college is at least somewhat of a problem.

Affordability at the UC is determined by the Education Finance Model which takes the total cost of attendance on a system-wide average and compares it to the available federal grants, Cal grants, expected parent contribution, and student loan/work expectation. If the grants, parent contribution, and student expectation are not enough for the total cost of attendance then the net difference is called ‘unmet need’ and makes a student eligible for a UC Grant. Even with the UC's new Blue and Gold Opportunity Plan, this aid is not nearly enough especially as fees increase every year and state funding is in flux. Many students have to take out loans in unmanageable amounts just to stay in college each year, and others are forced to take multiple jobs just to stay in school for another quarter.

Jaclyn Feldstein Testimonial



Jaclyn Feldstein

**UC Santa Barbara
Religious Studies
and Art History**

I am very grateful and lucky that I have many University and Federal/State grants that pay for my fees and some of my housing. However, I still have had to work every quarter since my second quarter at UCSB. This includes summers. While my colleagues spend their summer months having awesome unpaid internships or vacations, I have worked 40+ hours a week.

Since my father passed away two years ago, I have taken on additional responsibilities for my family and have even had to send money home on occasion. With a older sister at a private college and a mother unemployed and disabled, there was no money to pay for my necessities, like food and books. The university provides little in terms of emergency cash and emotional support in these times of crisis.

As I look towards graduation, I reminisce. While I will be proud to be a UC graduate, I know so many others that have not made it. Some could not keep up academically but many others just could not pay their way through. Since I have been a Frosh, fees have been raised at least \$500 a year. On the surface, the price of higher education seems cheap compared to other institutions yet when one factors in cost of living, over \$20,000 a year, this is a huge burden.

The rising cost of fees is ridiculous and is weighing down on students and their families.

How Need is Met

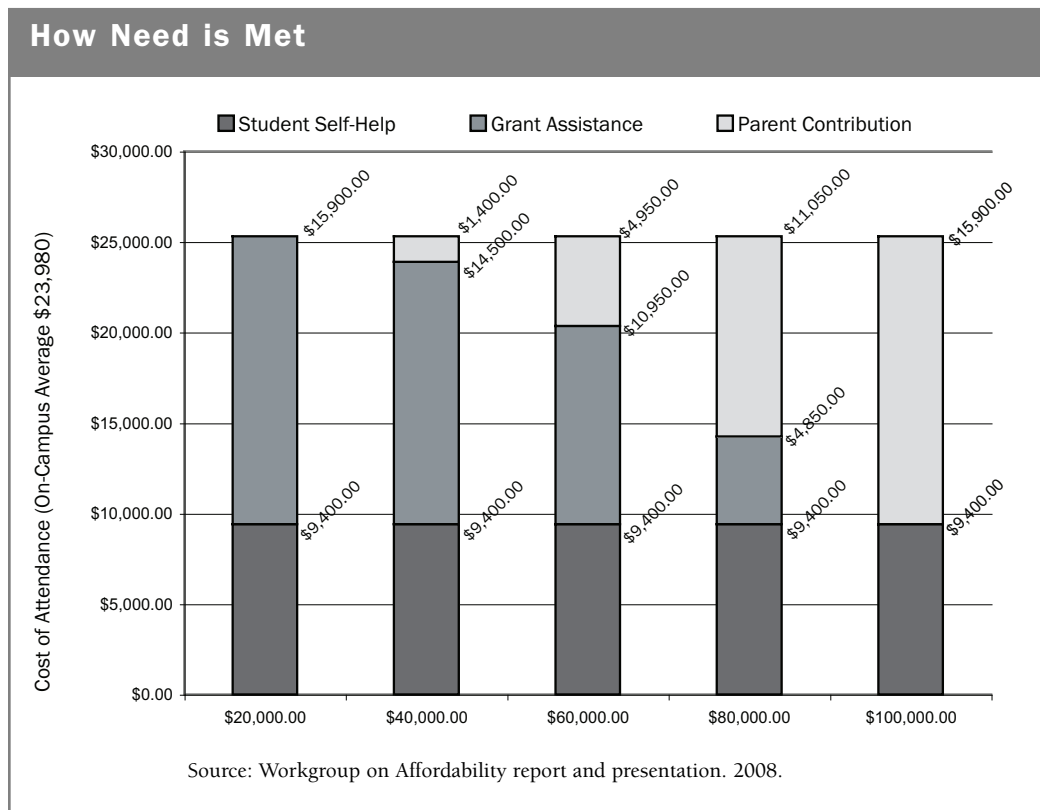
Looking at the UC system-wide average cost of attendance can be deceiving because a student going to UC Merced can expect to pay \$22,719 a year while a student going to UC Berkeley can expect to pay \$25,308. Since students are receiving their aid based on a system-wide average, students who have higher costs of attendance will not be getting their need met and will have to make up for it through either loans or work burden. As for the expected parent contribution, this number is calculated by taking between 22-44% of the parent's income depending on their bracket and an additional 12% of the family's assets. However, this does not take into consideration the cost of living for the parent and whether or not the parent actually contributes to the student's education.

The UC says that a typical 10-year loan repayment schedule is manageable if a students' starting salary out of college is \$43,650 a year!⁵

Finally, the expected student contribution is paid for by students either through loans or work hours. As for work hours, students are expected to work 6-20 hours a week during the school year and full time during the summer (3 months of 40 hrs/week). Working during the school year for up to 20 hours a week can hurt a student's grades, and working full time during the summer means the student cannot take summer classes or will lose out on other summer opportunities. Many students work well over 20 hours a week regardless of parental income because of the high cost of living and other fees that are not incorporated in system-wide fees like health insurance and campus based fees.

Recently, the Regents voted on a new financial aid initiative that guaranteed enough aid to students from families in the median income level that would pay for all their system-wide student fees. The plan is called the Blue and Gold Opportunity Plan. This plan was created in reaction to the growing concern that families in the low income bracket were deterred from applying to the UC because of "sticker shock". This is a great

plan that offers more financial aid to more needy students; however this money is coming from increasing return-to-aid from system-wide fees which decreases revenue for University operations and could require increasing system-wide student fees. The lack of State funding has been part of the reason why this aid is so necessary and cannot be a solution to the state's budget cuts to the UC.



Kao Nou Thao Testimonial



Kao Nou Thao

**UC Berkeley
Integrative Biology
and American Studies**

Every year, my FAFSA report tells me that my family should be able to contribute at least \$2000 to my college tuition. Time and time again, this has never been the case. Coming from a family of ten, I am forced to take up a work-study job or take out more school loans each academic semester just to make ends meet. I have two brothers who are also in college and another in medical school. My parents cannot do much in terms of helping me out financially. In the last two years, UC Berkeley's increasing tuition has made my experience in college very stressful. On top of wanting to do well in school, I have to worry about making sure that I have enough money to pay the rent, buy my books, and purchase food. I have taken out about 5,000 in loans already. I am a Pell Grant recipient. I am afraid that once my scholarships end, I will have to take out more student loans. Most importantly, I have also experienced that the amount of money I need to feel well and healthy here exceeds the projected \$22,160 academic budget. This year alone, my off campus housing is about \$700 a month. I am not sure how I will be paying for my apartment over the summer. I am extremely worried about tuition increasing in the future. In fact, I am not sure what I will be able to do if the tuition increases and I have to find a job in today's economic crisis.

How to Keep the Promise ALIVE

The nation's recession and state's budget turmoil has been brewing for the last several years, but California's under-funding of education has been around for decades. Average expenditure per student for a UC education has declined by \$2,470 since 1990. In the mid 1980s, half of the UC's revenue sources came from the state; today it is only 25%. Students have been bearing the brunt of the University's financial problems in good and bad economic years. Higher education is mistakenly seen as the excess fat of the budget that can be cut, when in reality it is the all important engine that can move our economy in the right direction and out of this crisis. Higher education raises an individual's income and therefore increases their spending and contribution to the State Budget. It also prepares an important global workforce that is needed for this day and age. How can the University and its students help the state when the state's promise of a quality education at an affordable rate is constantly broken? Students have seen the ugly affects of this lack of funding through over crowded classrooms, over-enrollment of students, cuts to student services, and high fees. In these tough times, the state needs to find a way to keep its promise alive.

State representatives need to send a clear message to California citizens that they are not just concerned with the current budget crisis, but that they have a plan for the state's economic future. This plan requires investment and growth that can only be stimulated by adequate funding for education. The current climate around education is unacceptable and change is needed. This is why the UC Student Association is sponsoring the College Affordability Act of 2009, authored by Assembly-Member Curren Price and Assembly-Member Warren Furutani. CAA 2009 raises revenue for public higher education (both UC and CSU) by adding a 1% tax increase on those whose incomes are \$1 million or higher. With this new revenue stream, the UC will be able to fund projects and services to maintain its quality of education and keep the doors of opportunity open to all eligible students. In order to receive this funding, UC and CSU must commit to freeze student fees for 5 years and limit future increases to below the rate of inflation. Through this bill, thousands of more students will be able to afford college; campuses will be modernized; student services will be secured; more jobs will be created; and fees will not continue to overburden families. This is the legislature's chance to keep the promise alive for current and future students.

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UC's Financing Guide for Students and Parents

Options for Enhancing Financial Accessibility and Affordability for UC Undergraduates: A Preliminary Analysis

Design by: Design Action Collective